ebtor 1	Frederick		Lewers						
-	First Name	Middle Name	Last Name			[☐ Check if this	is an	amended
ebtor 2	Click or tap he	ere to enter text					plan, and list		
Spouse, if filing)	First Name	Middle Name	Last Name				sections of the been change		n that nav
nited States B	ankruptcy Court for	the: Northern Distri	ct of Ohio				·		
	annuproy countre.	o. <u>o</u>	(State)						
ase number	(If known)	Click or tap here	to enter text						
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Chapt	er 13 Pla	an							12/
Part 1:	Notices								
	11011003								
o Debtors:	that the optior	n is appropriate in y	ay be appropriate in some our circumstances or that is may not be confirmable.						
		•	ou must check each box tha	nt applies.					
o Creditors	s: Your rights m	ay be affected by th	is plan. Your claim may be	reduced, modi	ifie	ed, or eliminated			
		d this plan carefully a nay wish to consult or	and discuss it with your attorn	ney if you have o	one	in this bankrupto	cy case. If you do	not ha	ive an
	If you appear t								
	least 7 days be Court may conf	fore the date set for t firm this plan without	f your claim or any provision the hearing on confirmation, further notice if no objection order to be paid under any p	unless otherwise to confirmation is	e oi	rdered by the Bar	nkruptcy Court. T	he Bar	nkruptcy
	least 7 days be Court may cont need to file a til The following n includes each	fore the date set for t firm this plan without mely proof of claim in natters may be of par	the hearing on confirmation, further notice if no objection order to be paid under any particular importance. Debtors ms. If an item is checked a	unless otherwise to confirmation is plan. must check one	e oi is fi	rdered by the Bar iled. See Bankrup box on each line	nkruptcy Court. Totcy Rule 3015. In to state whethe	he Bar n additi or or no	nkruptcy on, you ma ot the plan
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1.2 Avo	least 7 days be Court may cont need to file a til The following n includes each ineffective if s mit on the amour ment or no payn oldance of a judic tion 3.4	offere the date set for the firm this plan without mely proof of claim in the part of the following items of the following items of a secured claim the part of a secured claim the secured at all to the secured the following items of a secured claim the part of a secured claim the secured at all to the secured the secured the secured claim the secured the secured claim the secured the sec	the hearing on confirmation, further notice if no objection order to be paid under any particular importance. <i>Debtors ms. If an item is checked alan.</i> m, set out in Section 3.2, where decided creditor essory, nonpurchase-mone	unless otherwise to confirmation is plan. must check one as "Not Included hich may result	e or	rdered by the Bai iled. See Bankrup box on each line or if both boxes n a partial	hkruptcy Court. Totcy Rule 3015. In to state whether are checked, the	he Barn additi	nkruptcy on, you ma ot the plan
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1.2 Avo Sec 1.3 Nor 2	least 7 days be Court may cont need to file a til The following n includes each ineffective if s mit on the amoun ment or no paym oidance of a judic tion 3.4 Instandard provis Plan Payment s) will make regulational lines if need	In the date set for the firm this plan without mely proof of claim in the plan without mely proof of claim in the plan to f the following items and the plan to f a secured claim to find the per per per per per per per per per ded.	the hearing on confirmation, further notice if no objection order to be paid under any particular importance. Debtors ms. If an item is checked alan. In, set out in Section 3.2, where deceditor essory, nonpurchase-mone is 8 Plan e trustee as follows: month	unless otherwise to confirmation is plan. must check one as "Not Included hich may result ey security inter for for for for	e or is fi	rdered by the Bai iled. See Bankrup box on each line or if both boxes a a partial st, set out in	hkruptcy Court. Totcy Rule 3015. In to state whether are checked, the Included Included Included	the Barn addition addition additional additi	nkruptcy on, you may of the plan vision will Not includ Not includ Mot includ months months months
1.2 Avo Seconds 1.3 Nor Part 2: 1.4 Debtor(standard) Standard Standard	least 7 days be Court may cont need to file a til The following n includes each ineffective if s mit on the amoun ment or no paym oidance of a judic tion 3.4 Instandard provis Plan Payment s) will make regulational lines if need	ifore the date set for the firm this plan without mely proof of claim in matters may be of part of the following items at the plant of a secured claiment at all to the secured claiment a	the hearing on confirmation, further notice if no objection order to be paid under any particular importance. Debtors ms. If an item is checked alan. In, set out in Section 3.2, where decreditor essory, nonpurchase-mones as	unless otherwise to confirmation is plan. must check one as "Not Included hich may result ey security inter for for for for	e or is fi	rdered by the Bai iled. See Bankrup box on each line or if both boxes a a partial st, set out in	hkruptcy Court. Totcy Rule 3015. In to state whether are checked, the Included Included Included	the Barn addition addition additional additi	nkruptcy on, you may of the plan vision will Not includ Not includ Mot includ months months months
1.2 Avo Sec 1.3 Nor 24 2: 1.1 Debtor(s \$ 1,336. \$ S Insert addi	least 7 days be Court may cont need to file a til The following n includes each ineffective if s mit on the amount ment or no paym oidance of a judication 3.4 Instandard provis Plan Payment s) will make regulational lines if need than 60 months of s specified in this	In the date set for the firm this plan without mely proof of claim in the plan the following items of the following items of the following items of a secured claim nent at all to the secured claim n	the hearing on confirmation, further notice if no objection order to be paid under any particular importance. Debtors ms. If an item is checked alan. In, set out in Section 3.2, where deceditor essory, nonpurchase-mone is 8 Plan e trustee as follows: month	unless otherwise to confirmation is plan. must check one as "Not Included hich may result ey security inter for for for ments will be man	e or is fi	rdered by the Bailed. See Bankrup box on each line or if both boxes a a partial st, set out in	to state whether are checked, the lincluded lincluded lincluded lincluded lessary to make the sessary to make the sessary to make the lincluded lincluded lincluded lincluded lincluded lincluded lincluded lincluded	the Barn addition addition additional additi	months months

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Other (specify method	d of payment): Click or tap here	to enter text				
2.3 Income tax refunds. Cl	neck one.					
Debtor(s) will retain a	ny income tax refunds received duri	ng the plan term.				
` ' ' ' ' '	he trustee with a copy of each incor me tax refunds received during the		during the plan term	n within 14 days	of filing the return	n and will turn
Debtor(s) will treat inc	come tax refunds as follows: See 0	Confirmation O	<u>rder</u>			
2.4 Additional payments.	Check one.					
None. If "None" is che	ecked, the rest of § 2.4 need not be	completed or repr	oduced.			
()	dditional payment(s) to the trustee f		as specified below	. Describe the s	source, estimated	amount, and date
2.5 The total amount of est	imated payments to the trustee p	rovided for in §§	2.1 and 2.4 is \$ <u>1,</u> 4	<u>414.00</u>		
Part 3: Treatment of	f Secured Claims					
3.1 Maintenance of paymer	nts and cure of default, if any. Ch	eck one.				
None. If "None" is che	cked, the rest of § 3.1 need not be	completed or repro	duced.			
debtor(s), as specified belother rate stated. Unless othe 3002(c) control over any coproof of claim, the amounts then, unless otherwise ordicollateral will no longer be	ticed in conformity with any application. Any existing arrearage on a lister erwise ordered by the court, the amontrary amounts listed below as to the stated below are controlling. If relied ered by the court, all payments under treated by the plan. The final column	ed claim will be pai ounts listed on a p ne current installment of from the automa er this paragraph a n includes only pay	d in full through dis roof of claim filed be ent payment and ar tic stay is ordered a s to that collateral v ments disbursed b	bursements by efore the filing drearage. In the as to any item of will cease, and a y the trustee rat	the trustee, with in leadline under Bar absence of a cont if collateral listed in all secured claims her than by the de	nterest, if any, at nkruptcy Rule trary timely filed n this paragraph, based on that ebtor(s).
Name of creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage	Estimated total payments by trustee
Wells Fargo	20901 Nicholas Ave. Euclid, OH	\$730.00 Disbursed by: ☑ Trustee ☐ Debtor(s)	\$ 2,920.00	%n/a	\$49.00	\$46,720.00
		\$ Disbursed by: Trustee Debtor(s)	\$	%	\$	\$
Insert additional claims as ne					21 1	
	f security, payment of fully secur	•		ersecured clair	ns. Check one.	
	cked, the rest of § 3.2 need not be c					
The debtor(s) request the below, the debtor(s) state the force of governmental units, unless ankruptcy Rules controls of the rate stated below.	chat the court determine the value of the state the value of the secured claim state of the secured claim state of the secured claim state of the secured by the court, the over any contrary amount listed below.	f the secured claim nould be as set out ne value of a secul w. For each listed	is listed below. For in the column head red claim listed in a claim, the value of	each non-gover ded <i>Amount of s</i> proof of claim fi the secured cla	secured claim. For led in accordance im will be paid in f	r secured claims with the full with interest at
amount of a creditor's secu	claim that exceeds the amount of the red claim is listed below as having nates the cournies ordered by the cournies paragraph.	o value, the credit	or's allowed claim v	vill be treated in	its entirety as an	unsecured claim

The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the

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debtor(s) or the estate(s) until the earlier of:

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- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
	\$		\$	\$	\$	%	\$	\$
	\$		\$	\$	\$	%	\$	\$

Insert additional claims as needed

inse	ert additional claims as needed.
3.3	Secured claims excluded from 11 U.S.C. § 506. Check one.
	None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
(1) us	The claims listed below were either: incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal of the debtor(s), or incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.
Th	nese claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Ally Financial	Car	\$16,449.00 Disbursed by: ☑ Trustee □ Debtor(s)	% Per Admin order 17-02	\$260.00	\$15,615.00
		\$ Disbursed by: Trustee Debtor(s)	%	\$	\$

Insert additional claims as needed.

_						
3.	.4 Li	ien a	ivoida	ance.	Check	one.

\bowtie	None.	If "None"	is checked,	the rest of	§ 3.4 need	not be com	pleted or re	eproduced.
-----------	-------	-----------	-------------	-------------	------------	------------	--------------	------------

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.

Information regarding judicial lien or security interest	Calculation of lien avoidance		Treatment of remaining secured claim
Name of creditor	a. Amount of lien b. Amount of all other liens	\$	Amount of secured claim after avoidance (line a minus line f)
Collateral	c. Value of claimed exemptions	+\$	Interest rate (if applicable)
	d. Total of adding lines a, b, and c	\$	%
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor(s)' interest in property	- \$	Monthly payment on secured claim \$
	f. Subtract line e from line d.	\$	Estimated total payments on secured claim \$
	Extent of exemption impairment (CI) Line f is equal to or greater the	,	

The entire lien is avoided. (Do not comple	to the port column
Line f is less than line a.	te the next column.)
A portion of the lien is avoided. (Complete	the next column.)
Insert additional claims as needed.	
3.5 Surrender of collateral. Check one.	
□ None. If "None" is checked, the rest of § 3.5 need not be completed on	reproduced.
☐ The debtor(s) elect to surrender to each creditor listed below the collate confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated a respects. Any allowed unsecured claim resulting from the disposition of the	s to the collateral only and that the stay under § 1301 be terminated in all
Name of creditor	Collateral
Insert additional claims as needed.	
Part 4: Treatment of Fees and Priority Claims	
4.1 General	
Trustee's fees and all allowed priority claims, including domestic support o postpetition interest.	bligations other than those treated in § 4.5, will be paid in full without
4.2 Trustee's fees	
Trustee's fees are governed by statute and may change during the course of plan payments; and during the plan term, they are estimated to total $\$ \ \underline{4}$,	
4.3 Attorney's fees	
The balance of the fees owed to the attorney for the debtor(s) is estimated t confirmation	o be \$ 0. Hyatt Legal Insurance will pay \$1,500.00 upon plan
4.4 Priority claims other than attorney's fees and those treated in § 4.5.	Check one.
None. If "None" is checked, the rest of § 4.4 need not be completed o	r reproduced.
☐ The debtor(s) estimate the total amount of other priority claims to be \$	13,950.00
4.5 Domestic support obligations assigned or owed to a governmental	unit and paid less than full amount. Check one.
None. If "None" is checked, the rest of § 4.5 need not be completed of	r reproduced.
☐ The allowed priority claims listed below are based on a domestic supportant will be paid less than the full amount of the claim under 11 U.S.C. § 13 of 60 months; see 11 U.S.C. § 1322(a)(4).	ort obligation that has been assigned to or is owed to a governmental unit 22(a)(4). This plan provision requires that payments in § 2.1 be for a term
Name of creditor	Amount of claim to be paid
Insert additional claims as needed.	
Part 5: Treatment of Nonpriority Unsecured Claims	

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

 \boxtimes The sum of \$ 3,922.00

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$\boxtimes 9$ % of the total amo	ant of those diam						
☐ The funds remaining	g after disbursem	ents have been m	ade to all other cre	ditors provided for in this	plan.		
If the estate of the debto enter text. Regardless	` '	•		•			
2 Maintenance of paym	nents and cure o	of any default on	nonpriority unsec	cured claims. Check or	ne.		
None. If "None" is a	checked, the rest	of § 5.2 need not	be completed or re	produced.			
The debtor(s) will not the last payment is due abelow. The claim for the payments disbursed by	after the final pla arrearage amou	n payment. These nt will be paid in fo	payments will be out		ustee or directly by	the debtor(s), a	s specified
me of creditor		Current install	ment payment	Amount of arrearage t	o be paid	Estimated to payments by	
		\$ Disbursed by: Trustee Debtor(s)		\$		\$	
Insert additional claims a	as needed.	_ = =====(=)					
3 Other separately clas	sified nonpriori	ty unsecured cla	ims. Check one.				
None. If "None" is a	checked, the rest	of § 5.3 need not	be completed or re	produced.			
☐ The nonpriority uns	secured allowed	claims listed belov	v are separately cla	assified and will be treate	d as follows.		
Name of creditor		sis for separate	classification and	Amount to be	Interest rate (if	Estimated to	otal
	tre	atment		paid on the claim	applicable)	amount of p	
	as needed.	d Unexpired Le					
.1 The executory contra and unexpired lease None. If "None" is cl	Contracts and unexpires are rejected. (hecked, the rest urrent installment or rule. Arrearage	d Unexpired Le red leases listed Check one. of § 6.1 need not be	ases below are assume be completed or replaced disbursed either by	paid on the claim \$ ed and will be treated a produced. y the trustee or directly by	applicable) % s specified. All ot	amount of p	contracts
1 The executory contra and unexpired lease None. If "None" is cl Assumed items. Co any contrary court order trustee rather than by the	Contracts and unexpires are rejected. (hecked, the rest current installment or rule. Arrearage debtor(s).	d Unexpired Le red leases listed Check one. of § 6.1 need not be	ases below are assume be completed or replaced disbursed either by	paid on the claim \$ ed and will be treated a produced. y the trustee or directly by	applicable) % s specified. All ot	amount of p	contracts
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Chapter 13 Plan

Official Form 113

Part 8:

Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Click or tap here to enter text

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

/s/Frederick Lewers_	*
Signature of Debtor 1	Signature of Debtor 2
Executed on <u>07/30/2019</u>	Executed on
MM / DD / YYYY	MM / DD / YYYY
X/s/Robert E. Dintmaan	Date <u>07/30/2019</u>
Signature of Attorney for Debtor(s)	MM / DD / YYYY

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113 other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	\$46,720.00
b. Modified secured claims (Part 3, Section 3.2 total)	\$0
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	\$15,615.00
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	\$0
e. Fees and priority claims (Part 4 total)	\$13,950.00
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	\$3,922,00
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	\$0
h. Separately classified unsecured claims (Part 5, Section 5.3 total)	\$0
i. Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	\$0
j. Nonstandard payments (Part 8, total)	\$0
Total of lines a through j	\$80,207

Official Form 113 Chapter 13 Plan Exhibit Page 1